

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION



In re:) Case No. 14-14888
CHARLES TIMOTHY MURPHY,)
Debtor.) Chapter 7
) Chief Judge Pat E. Morgenstern-Clarren
) **ORDER**

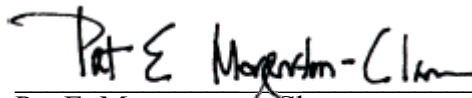
On August 19, 2014, the pro se debtor and Huntington National Bank filed a reaffirmation agreement as to a debt secured by real property located at 855 S. Green Road, South Euclid, Ohio. (Docket 11). Based on a review of the agreement, the filing is deficient for these reasons:

- Part I.F of the agreement is blank; and
- The debtor's monthly expenses (\$2,725.00) as stated on his amended schedules exceed his scheduled monthly income (\$2,459.33) and the agreement is not supported by a current budget showing his ability to make the payments required under the agreement.

An amended agreement and cover sheet and a budget are to be filed to address these issues if the debtor wishes to proceed with this transaction. See the court's memorandum of February 12, 2008, "Tips for How a Reaffirmation Agreement Can Proceed Smoothly Through the Court" on the court's website at www.ohnb.uscourts.gov.

A hearing on this matter will be held on **October 9, 2014** at 8:30 a.m. in Courtroom #2A, Howard M. Metzenbaum U.S. Courthouse, 201 Superior Avenue, Cleveland, Ohio. See 11 U.S.C. § 524(m)(1).

IT IS SO ORDERED.


Pat E. Morgenstern-Clarren
Chief Bankruptcy Judge